

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: ATKINS, TOMMY W.
ATKINS, STACEY L.

§ Case No. 09-75502

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of The U S Bankruptcy Court
211 South Court Street
Rockford IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 11/22/2010 in Courtroom 115, United States Courthouse, 211 South Court Street
Rockford IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 10/12/2010

By: /s/BERNARD J. NATALE

Trustee

BERNARD J. NATALE
6833 STALTER DRIVE
SUITE 201
ROCKFORD, IL 61108
(815) 964-4700
natalelaw@bjnatalelaw.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: ATKINS, TOMMY W. § Case No. 09-75502
ATKINS, STACEY L. §
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 6,089.05
and approved disbursements of \$ 3.23
leaving a balance on hand of ¹ \$ 6,085.82

Balance on hand: \$ 6,085.82

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 6,085.82

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Trustee, Fees - BERNARD J. NATALE	1,358.91	0.00	1,358.91
Attorney for Trustee, Fees - BERNARD J. NATALE, LTD.	874.50	0.00	874.50
Attorney for Trustee, Expenses - BERNARD J. NATALE, LTD.	21.46	0.00	21.46

Total to be paid for chapter 7 administration expenses: \$ 2,254.87
Remaining balance: \$ 3,830.95

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 3,830.95

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 135,938.65 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
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1	CIT Technology Financing Services Inc	9,283.80	0.00	261.63
2	CIT Technology Financing Services Inc	10,883.55	0.00	306.71
3	Discover Bank	10,782.60	0.00	303.87
4	Discover Bank	7,031.89	0.00	198.17
5	Target National Bank	1,229.49	0.00	34.65
6	Advanta Bank Corp.	36,947.28	0.00	1,041.22
7	Chase Bank USA, N.A.	24,822.33	0.00	699.53
8	Chase Bank USA, N.A.	961.57	0.00	27.10
9	Chase Bank USA, N.A.	8,960.06	0.00	252.51
10	American Express Bank, FSB	3,565.46	0.00	100.48
11	Candica LLC	8,515.38	0.00	239.98
12	Chase Bank USA,N.A.	2,038.29	0.00	57.44
13	PYOD LLC as assignee of Citibank	1,178.00	0.00	33.20
14	PYOD LLC as assignee of Citibank	3,146.75	0.00	88.68
15	PYOD LLC assigns as assignee of Citibank	493.02	0.00	13.89
16	Dell Financial Services L.L.C.	307.12	0.00	8.66
17	Fia Card Services, NA/Bank of America	4,711.33	0.00	132.77
18	GE Money Bank dba PAYPAL PLUS CREDIT	1,080.73	0.00	30.46

Total to be paid for timely general unsecured claims: \$ 3,830.95
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
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N/A

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/BERNARD J. NATALE
Bernard J Natale, Trustee

BERNARD J. NATALE
6833 STALTER DRIVE
SUITE 201
ROCKFORD, IL 61108
(815) 964-4700
natalelaw@bjnatalelaw.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7

CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 09-75502

User: lorsmith
Form ID: pdf006

Page 1 of 2
Total Noticed: 48

Date Rcvd: Oct 29, 2010

The following entities were noticed by first class mail on Oct 31, 2010.

db/jdb +Tommy W. Atkins, Stacey L. Atkins, 618 S. Broadway Street, McHenry, IL 60050-8338
aty +Bernard J Natale, Law Office of Bernard J. Natale, Ltd., 6833 Stalter Drive, Suite 201,
Rockford, IL 61108-2582
aty +Julia Jensen Smolka, Dimonte & Lizak, LLC, 216 West Higgins Road, Park Ridge, IL 60068-5706
aty +Scott E Hillison, 6833 Stalter Drive Ste 201, Rockford, IL 61108-2582
tr +Bernard J Natale, Bernard J. Natale, Ltd., 6833 Stalter Drive, Suite 201,
Rockford, IL 61108-2582
15112961 ++ADVANTA, 700 DRESHER RD, HORSHAM PA 19044-2206
(address filed with court: Advanta Bank Corp., POB 3001, Malvern, PA 19355-0701)
14843199 +American Express, P.O. Box 981537, El Paso, TX 79998-1537
15206055 American Express Bank, FSB, Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
14843200 +Bank of America, PO Box 17054, Wilmington, DE 19850-7054
14843201 +Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
15210829 +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
14843208 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
WILMINGTON DE 19801-2920
(address filed with court: Chase, 11200 W. Parkland Avenue, Milwaukee, WI 53201-3139)
15046201 +CIT TECHNOLOGY FINANCING SERVICES, INC., C/O WELTMAN, WEINBERG & REIS, CO.,
175 S. THIRD ST., SUITE 900, COLUMBUS, OHIO 43215-5166
14843206 Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14843204 Capital One, P.O. Box 105474, Atlanta, GA 30348-5474
14843205 Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492
14843207 +Centegra Northern Illinois Medical, PO Box 1447, Woodstock, IL 60098-1447
14843209 +Chase, Home Equity Loan Servicing, P.O. Box 24714, Columbus, OH 43224-0714
14843211 +Chase Bank USA, 800 Brookside Boulevard, Westerville, OH 43081-2822
14843210 +Chase Bank USA, 800 Brookside Drive, Westerville, OH 43081-2822
15180306 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
15227195 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933,
Dallas, TX 75374-0933
14843214 Dell Computer / Citibank, P.O. Box 5275, Carol Stream, IL 60197-5275
15238202 Dell Financial Services L.L.C., c/o Resurgent Capital Services, PO Box 10390,
Greenville, SC 29603-0390
14843217 Ervin, P.O. Box 1689, Ann Arbor, MI 48106-1689
14843218 Fashion Bug, 1103 Allen Drive, Milford, OH 45150-8763
15433613 +GE Money Bank dba PAYPAL PLUS CREDIT, Care of Recovery Management Systems Corp,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
14843220 +Harris & Harris, Ltd., 222 Merchandise Mart Plaza #1900, Chicago, IL 60654-1421
14843222 +Lease Finance Group, 233 N. Michigan Ave., Suite 1800, Chicago, IL 60601-5802
15238098 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
14843223 +Sears, P.O. Box 6189, Sioux Falls, SD 57117-6189
14843224 Sears/Citibank, 8725 W. Sahara Avenue, The Lakes, NV 89163-0001
15108703 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
14843225 +Target National Bank, P.O. Box 673, Minneapolis, MN 55440-0673
14843226 +Teller, Levit & Silvertrust PC, 11 East Adams Street, Chicago, IL 60603-6369
14843227 +The Home Depot/ CBSD, PO Box 6497, Sioux Falls, SD 57117-6497
14843228 +Tom W. Atkins PLS, LLC, 618 S. Broadway Street, McHenry, IL 60050-8338
14843238 Trimble, P.O. Box 1689, Ann Arbor, MI 48106-1689
14843239 +Wachovia Dealer Services, P.O. Box 3659, Rancho Cucamonga, CA 91729-3659

The following entities were noticed by electronic transmission on Oct 30, 2010.

14843198 E-mail/Text: bkr@cardworks.com Advanta Bank Corp, P.O. Box 30715,
Salt Lake City, UT 84130-0715
14843213 E-mail/Text: citjxbankruptcy@cit.com CIT, 21146 Network Place,
Chicago, IL 60673-1211
14843202 +E-mail/Text: jraichel@cms-collect.com Capital Management Services, Inc.,
726 Exchange Street #700, Buffalo, NY 14210-1464
15086166 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 30 2010 02:53:31 DISCOVER BANK,
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
14843216 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 30 2010 02:53:31
Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
14843215 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 30 2010 02:53:31 Discover Card,
P.O. Box 6103, Carol Stream, IL 60197-6103
15417289 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 30 2010 02:53:24
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,
Oklahoma City, OK 73124-8809
14843219 +E-mail/PDF: gecsed@recoverycorp.com Oct 30 2010 02:59:19 GEMB / Paypal, P.O. Box 981400,
El Paso, TX 79998-1400
14843221 +E-mail/PDF: cr-bankruptcy@kohls.com Oct 30 2010 02:53:29 Kohl's / Chase,
N56 W17000 Ridgewood, Menomonee Falls, WI 53051-7096

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14843203* +Capital Management Services, Inc., 726 Exchange Street #700, Buffalo, NY 14210-1464
14843212* +Chase Bank USA, 800 Brookside Drive, Westerville, OH 43081-2822
14843229* +Tom W. Atkins PLS, LLC, 618 S. Broadway Street, McHenry, IL 60050-8338
14843230* +Tom W. Atkins PLS, LLC, 618 S. Broadway Street, McHenry, IL 60050-8338
14843231* +Tom W. Atkins PLS, LLC, 618 S. Broadway Street, McHenry, IL 60050-8338
14843232* +Tom W. Atkins PLS, LLC, 618 S. Broadway Street, McHenry, IL 60050-8338
14843233* +Tom W. Atkins PLS, LLC, 618 S. Broadway Street, McHenry, IL 60050-8338
14843234* +Tom W. Atkins PLS, LLC, 618 S. Broadway Street, McHenry, IL 60050-8338

District/off: 0752-3
Case: 09-75502

User: lorsmith
Form ID: pdf006

Page 2 of 2
Total Noticed: 48

Date Rcvd: Oct 29, 2010

***** BYPASSED RECIPIENTS (continued) *****
14843235* +Tom W. Atkins PLS, LLC, 618 S. Broadway Street, McHenry, IL 60050-8338
14843236* +Tom W. Atkins PLS, LLC, 618 S. Broadway Street, McHenry, IL 60050-8338
14843237* +Tom W. Atkins PLS, LLC, 618 S. Broadway Street, McHenry, IL 60050-8338

TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

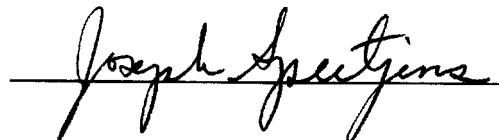
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.